

monthly rate payable to the widow under the foregoing formula is less than the amount which would be payable to the child under section 542 of this title if the widow were not entitled, the widow will be paid at the child's rate. No pension shall be paid if the annual income exceeds \$3,800."

73 Stat. 435.

81 Stat. 180.

Children.

Annual income  
determinations.  
73 Stat. 432;  
84 Stat. 1584.

(e) Subsection (d) of such section 541 is amended by striking out "\$16" and inserting in lieu thereof "\$17".

(f) Subsection (a) of section 542 of title 38, United States Code, is amended by striking out "\$40" and "\$16" and inserting in lieu thereof "\$42" and "\$17", respectively.

SEC. 2. Section 503 of title 38, United States Code, is amended by (a) inserting "(a)" immediately preceding "In" at the beginning of such section, and (b) adding at the end thereof the following new subsections:

"(b) Where a fraction of a dollar is involved, annual income shall be fixed at the next lower dollar.

"(c) The Administrator may provide by regulation for the exclusion from income under this chapter of amounts paid by a veteran, widow, or child for unusual medical expenses."

SEC. 3. Paragraph (2) of section 3012(b) of title 38, United States Code, is amended by striking out "month" and inserting in lieu thereof "calendar year".

76 Stat. 949.

84 Stat. 1583.  
38 USC 521  
note.

SEC. 4. Section 4 of Public Law 90-275 (82 Stat. 68) is amended to read as follows:

"SEC. 4. The annual income limitations governing payment of pension under the first sentence of section 9(b) of the Veterans' Pension Act of 1959 hereafter shall be \$2,200 and \$3,500, instead of \$1,900 and \$3,200, respectively."

73 Stat. 436.  
38 USC 521  
note.

SEC. 5. (a) Paragraph (30) of section 101 of title 38, United States Code, is amended by striking the phrase "for ninety days or more".

(b) Paragraph (3) of subsection 521(g) of such title 38 is amended by inserting immediately before "World War I" the phrase "the Mexican border period or".

84 Stat. 1584.

81 Stat. 182.

Effective date.

SEC. 6. This Act shall take effect on January 1, 1972.

Approved December 15, 1971.

## Public Law 92-199

### AN ACT

December 15, 1971  
[S. 2248]

To authorize the Secretary of the Interior to engage in certain feasibility investigations.

Water resources  
development proj-  
ects.  
Feasibility  
studies.

*Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,* That the Secretary of the Interior is hereby authorized to engage in feasibility studies of the following potential water resources development projects:

(a) North Side Pumping Division Extension, Minidoka project, Jerome and Minidoka Counties, Idaho.

(b) Dickinson Unit, Pick-Sloan Missouri River Basin program, North Dakota.

(c) Upper John Day project, on the John Day River in Grant and Wheeler Counties, Oregon.

(d) A plan to rehabilitate the distribution system of the Red Bluff project, Texas.

(e) Rogue River Basin project, Grants Pass Division, Josephine and Jackson Counties, Oregon.

(f) Central Valley project, Delta Division, Montezuma Hills unit in southern Solano County, California.

(g) Gallup project in McKinley, Valencia, and San Juan Counties in New Mexico.

(h) Modification of the Seminole Dam, Kendrick project, Wyoming.

(i) Butte Valley division, Klamath project in the Klamath River Basin, Klamath County, Oregon, and Siskiyou County, California.

(j) Billings Municipal Water Supply Unit, Yellowstone Division, Pick-Sloan Missouri River Basin program, Montana.

Approved December 15, 1971.

## Public Law 92-200

### AN ACT

To amend certain provisions of subtitle II of title 28, District of Columbia Code, relating to interest and usury.

December 17, 1971  
[S. 1938]

*Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled*, That the text of section 28-3301 of subtitle II of title 28, District of Columbia Code, is amended to read as follows:

"Except as otherwise provided in section 28-3308, and chapter 36 of this subtitle, the parties to an instrument in writing for the payment of money at a future time may contract therein for the payment of interest on the principal amount thereof at a rate not exceeding 8 percent per annum."

SEC. 2. The text of clause (2) in the first sentence of section 28-3303 of subtitle II of title 28, District of Columbia Code, is amended to read as follows:

"(2) in writing, to pay a greater rate than is permitted under section 28-3301 or 28-3308 or under chapter 36 of this subtitle, the creditor shall forfeit the whole of the interest so contracted to be received."

SEC. 3. Chapter 33 of subtitle II of title 28, District of Columbia Code, is amended by adding the following section:

#### "§ 28-3308. Finance charge on direct installment loans

"(a) On a loan in which the principal does not exceed \$25,000 (other than a loan directly secured on real estate or a direct motor vehicle installment loan covered by chapter 36 of this subtitle) to be repaid in equal or substantially equal monthly, or other periodic, installments, any federally insured bank or savings and loan association doing business in the District of Columbia may contract for and receive interest at the rate permitted under this chapter or, in lieu of such interest, a finance charge, which, if expressed as an annual percentage rate, does not exceed a rate of 11½ percent per annum on the unpaid balances of principal. This section does not limit or restrict the manner of contracting for the finance charge, whether by way of discount, add-on or simple interest, so long as the annual percentage rate of the finance charge does not exceed that permitted by this section.

"(b) If such installment loan is precomputed,

District of  
Columbia Con-  
sumer Credit Pro-  
tection Act of  
1971.

78 Stat. 675.  
*Infra.*  
Post, p. 666.

78 Stat. 675.

84 Stat. 828.  
D.C. Code 28-  
3301.